09/442106

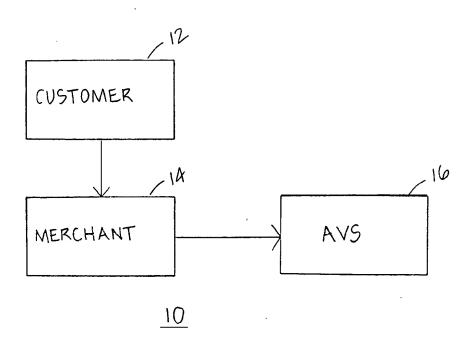


FIG. 1

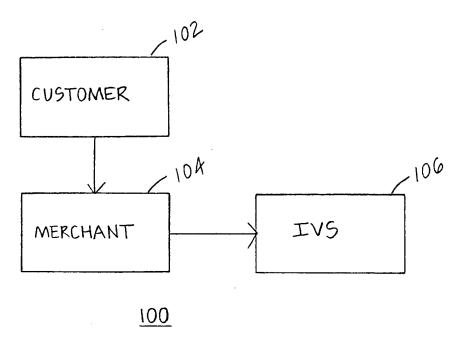


FIG. 2

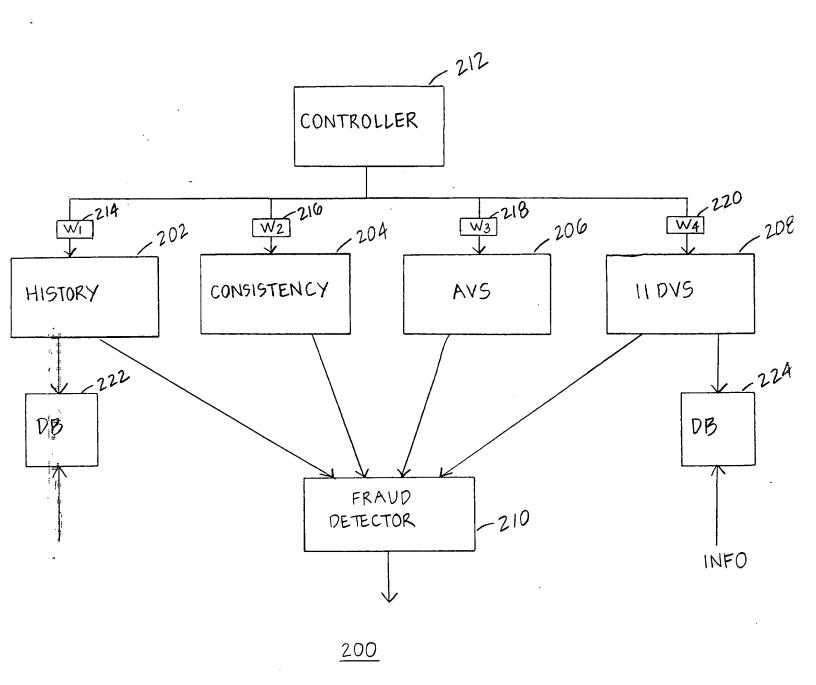


FIG. 3

PROCESSED UTILIZING
INTERNET ADDRESS

CONSTRUCT MAP BASED UPON TRANSACTIONS

USED MAPPED TRANSACTIONS
TO DETERMINE IF A NEW CREDIT
CARD TRANSACTION IS VALID

F16. 4